

STATE OF TEXAS

COUNTY OF COLLIN

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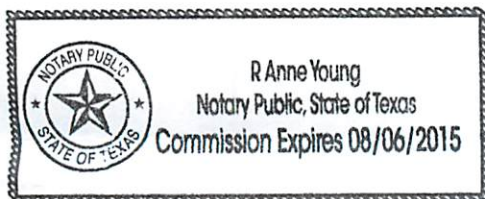
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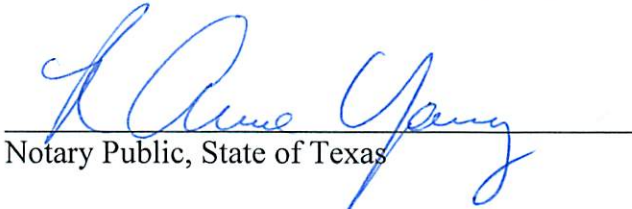
BEFORE ME, the undersigned authority, on this date appeared Elizabeth Sparrow, personally known to me to be the person whose name is subscribed below as Affiant, and after having been first duly sworn, deposes and says:

1. "My name is Elizabeth Sparrow. I am over eighteen (18) years of age. I am fully competent to make this Affidavit. I make this Affidavit based upon facts within my personal knowledge.
2. "I do not recognize Insolve Recovery as a creditor to whom I owe money.
3. "I did not list this Insolve Recovery on my bankruptcy schedules.
4. "I do not believe I should be required to pay this creditor because I do not believe I owe them any money."


Elizabeth Sparrow

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 12th day of July, 2013.




Notary Public, State of Texas